Information to identify the case:		
Debtor 1	Adam lan Martin	Social Security number or ITIN xxx-xx-6184
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN
United States Bankruptcy Court District of New Jersey		
Case number:	17-20861-MBK	

## **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Adam Ian Martin aka Tara Suzanne Poplaski

8/25/17

By the court: Michael B. Kaplan

United States Bankruptcy Judge

## **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

## Case 17-20861-MBK Doc 14 Filed 08/27/17 Entered 08/28/17 00:44:02 Desc Imaged

Certificate of Notice Page 3 of 5
United States Bankruptdy Court
District of New Jersey

In re: Adam Ian Martin Debtor Case No. 17-20861-MBK Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Aug 25, 2017 Form ID: 318 Total Noticed: 76

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 27, 2017.
                          +Adam Ian Martin, 572 Duchess Court, Toms River, NJ 08753-4562
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Honda Financial Services, P.O. Box 65507, Wilmington, DE 19808)
+AT & T, Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
db
516850273
516850250
                            +American Honda Finan, 201 Little Falls Dr, Wilmington, DE 19808-1674
+American Honda Finance Cop, c/o Synergetic Communication, 5450 N.W. Central #220,
516850248
516850249
                               Houston, TX 77092-2061
                            +Atlantic Ambulatory Anesthesia, P.O. Box 188, Little Silver, NJ 07739-0188
+BC Medical Care, LLC, 1747 Hooper Ave, Unit 8, Toms River, NJ 08753-8130
+Capital One Bank, c/o Lyons, Doughty & Veldhuis, P.C., P. O. Box 1269,
516850251
516850253
516850254
                               Mount Laurel, NJ 08054-7269
                            Mount Laurel, NJ 08054-7269

+Center for Oral & Maxillofacial Surgery, 1125 State Route 35, Asbury Park, NJ 07712-4043

+Community EMA, c/o B&B Collection, P.O. Box 2137, Toms River, NJ 08754-2137

Community Ema, Po Box 417442, Boston, MA 02241-7442

+Corinthain Doctors Group, 130 Jfk Dr, Atlantis, FL 33462-1141

+Dominico Latilla, 26 Irving Terrace, Bloomfield, NJ 07003-3811
516850256
516850259
516850258
                            +Corinthain Doctors Group, +Dominico Latilla, 26 Irving Terrace, Bloomfield, NJ U/UU3-3 PO Box 417442, Boston, MA 02241-7442
516850260
516850261
516850265
                            +Eastern Dental of Toms River, 1228 Route 37 West, Toms River, NJ 08755-4811 +Elbaum, Krost & Elbaum, DDS PA, 501 Iron Bridge Road, Suite 14, Freehold, NJ 07728-5305
516850263
516850264
516850268
                            +First Premier Ba, Asset Recovery Solution, 2200 E. Devon Ave Suite 200,
                               Des Plaines, IL 60018-4501
                           +Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08 +Gastroenterologists of Ocean County, 477 Lakehurst Road, Toms River, NJ 08755-6342 +Genesis House Recovery Residence, P.O. Box 5978, Lake Worth, FL 33466-5978 +JCP&L, P.O. Box 3687, Akron, OH 44309-3687 +Jersey Central Fcu, 23 North Ave E, Cranford, NJ 07016-2196 +Jersey Shore Funding, P.O. Box 147, Oakhurst, NJ 07755-0147 +KML Law Group. 216 Haddon Ave Ste 406 Specialized Loss Services
516850270
                                                                                                                                                                    Trenton, NJ 08625-0971
516850271
516850272
516850275
516850276
516850277
                            +KML Law Group, 216 Haddon Ave Ste 406, Specialized Loan Servi,
516850279
                               Collingswood, NJ 08108-2812
                            +Kimball EMA, Po Box 417442,
                                                                                        Boston, MA 02241-7442
516850278
                           +KIMDAII EMA, Po Box 417442, Boston, MA 02241-7442
+Labcorp of America, P.O. Box 2240, Burlington, NC 27216-2240
+Marcus Law LLC, 1500 Allaire Ave, Suite 101, Asbury Park, NJ 07712-7603
+Medical Radiology Group, P.O. Box 11268, Lancaster, PA 17605-1268
Monmouth Medical Center Southern Campus, PO Box 29965, New York, NY 10087-9965
+Monmouth Ocean Hospital Service Corp., 4806 Megill Road, Suite 3, Neptune, NJ 07753-6926
NJ E-ZPass, Violation Processing Center, PO Box 52005, Newark, NJ 07101-8205
+New Century Financial Service, C/O Pressler & Pressler, 7 Entin Road,
Parsippany NJ 07054-5020
516850280
516850283
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516850291
516850288
                               Parsippany, NJ 07054-5020
516850290
                            +New Jersey Turnpike Authority, NJ E-Z Pass Violations Processing Center, PO Bo 52005,
                              Newark, NJ 07101-8205
516850293
                            +Ocean County Sheriff's Office, 120 Hooper Avenue, Toms River, NJ 08753-7606
                            Ocean Pathology, PA, P. O. Box 60100, Charleston, SC 29419-0100

+Omnia Diagnostics LLC, P.O. Box 2183, Hicksville, NY 11802-2183

+Omnia Diagnostics LLC, P.O. Box 1687, Lake Worth, FL 33460-1687

+PNC Bank, c/o NCB Management Services, P.O. Box 1099, Langhorne, PA 19047-6099
516850294
516850296
516850295
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                                                  Consumer Loan Center, Mailstop: P5-PCLC-A1-R, 2730 Liberty Avenue,
516850298
                            +PNc Bank,
                               Pittsburgh, PA 15222-4704
516850300
                            +Portfolio Recovery Assoc,
                                                                                 c/o Craner, Satkin, Scheer & Schwartz, 320 Park Avenue,
                               Scotch Plains, NJ 07076-1100
                            +QBE Insurance Corp, P.O. Box 961291, Fort Worth, TX 76161-0291
+QVC, c/o Penn Credit Corp., 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
+QVC, P.O. Box 659707, San Antonio, TX 78265-9707
516850301
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516850303
                            +Retro Fitness Toms River, c/o 1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138 +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386 +Specialized Loan Servi, KML Law Group, 216 Haddon Ave Ste 406,
516850304
516850306
516850305
                               Collingswood, NJ 08108-2812
516850307
                            +Stafford Surgical Specialists, LLC, 201 West Passaic St, Ste 201,
                               Rochelle Park, NJ 07662-3128
                            +Toms River MUA, 340 West Water Street,
                                                                                                            Toms River, NJ 08753-6533
                            +Toms River Tax Collector, P.O. box 607, Toms River, NJ 08754-0607
+Township of Toms River, P.O. box 983113, Boston, MA 02298-3113
Township of Toms River, Collector of Taxes, PO Box 607, Toms River, NJ 08754-0607
+Township of Toms River, PO Box 868, Voorhees, NJ 08043-0868
516850309
516850310
516850311
516850312
                            +United Clinical Laboratory LLC, 2257 Vista Pkwy Suite 2, West Palm Beach, FL 33411-2725
516850313
                           United Water Toms River, Payment Center, P. O. Box 371804, Pittsburgh, PA 15250-7804 +Verizon, c/o Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142 +Zzounds, 8 Thornton Rd, Oakland, NJ 07436-3116
516850314
516850315
                            +Zzounds, 8 Thornton Rd, Oakland, NJ 07436-3116
+Zzounds, c/o Professional Credit Analysts, P.O. Box 99, New Ulm, MN 56073-0099
516850319
516850318
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Page 2 of 3

Date Royd: Aug 25, 2017

User: admin

District/off: 0312-3

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Form ID: 318
                                                              Total Noticed: 76
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                +EDI: QDESTRAFFI.COM Aug 25 2017 23:08:00
                                                                Daniel E Straffi,
                                                                                     Straffi & Straffi, LLC,
tr
                                     Toms River, NJ 08755-6431
                  670 Common Way,
                 E-mail/Text: usanj.njbankr@usdoj.gov Aug 25 2017 23:20:54
                                                                                   U.S. Attorney, 970 Broad St.,
sma
                              Rodino Federal Bldg.,
                                                       Newark, NJ 07102-2534
                  Room 502.
                +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 25 2017 23:20:50
smg
                                                                                         United States Trustee
                                                          1085 Raymond Blvd.,
                  Office of the United States Trustee,
                                                                                  One Newark Center,
                                                                                                         Suite 2100,
                  Newark, NJ 07102-5235
                +EDI: BANKAMER.COM Aug 25 2017 23:08:00
516850252
                                                               Bank of America Home Loans,
                                                                                               PO Box 5170,
                  Simi Valley, CA 93062-5170
516850255
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                                                                 Capital One Bank Usa N, 15000 Capital One Dr,
                  Richmond, VA 23238
                +EDI: SWCR.COM Aug 25 2017 23:08:00 Comcast, c/o Sw Crdt Sy Carrollton, TX 75007-1957
+E-mail/Text: e.salmons@doveroilcompany.com Aug 25 2017 23:20:55
516850257
                                                          Comcast, c/o Sw Crdt Sys, 4120 International Parkway,
516850262
                                                                                         Dover Oil Co..
                                    Toms River, NJ 08757-5142
                  239 Dover Road,
                +E-mail/Text: bknotice@erccollections.com Aug 25 2017 23:20:57
516850266
                                                                                       Enhanced Recovery Co L,
                  8014 Bayberry Rd,
                                      Jacksonville, FL 32256-7412
                +EDI: AMINFOFP.COM Aug 25 2017 23:08:00
Sioux Falls, SD 57104-4868
516850269
                                                                                      601 S Minnesota Ave,
                                                              First Premier Bank,
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                +EDI: HFC.COM Aug 25 2017 23:08:00
                                                         Hsbc Bank,
                                                                       Po Box 9,
                                                                                    Buffalo, NY 14240-0009
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                                                                                     co Bank Jefferson Capital,
                                                                First Premier,
                  16 McLeland Rd,
                                    Saint Cloud, MN 56303
                +E-mail/Text: jgoley@leadersfc.com Aug 25 2017 23:20:44
516850281
                                                                                Leaders Financial Co.
                  21 Commerce Dr Fl 1,
                                          Cranford, NJ 07016-3519
                +E-mail/Text: jgoley@leadersfc.com Aug 25 2017 23:20:44
516850282
                                                                                Leaders Financial Comp,
                                         Cranford, NJ 07016-3519
                  21 Commerce Dr Fl 1,
516850292
                +E-mail/Text: MPolis@njtransit.com Aug 25 2017 23:21:41
                                                                                NJ Transit, P.O. Box 1549,
                  Newark, NJ 07101-1549
516850287
                +E-mail/PDF: bankruptcy@ncfsi.com Aug 25 2017 23:24:32
                                                                               New Century Financial,
                110 S Jefferson Rd, Whippany, NJ
+EDI: RMCB.COM Aug 25 2017 23:08:00
                                        Whippany, NJ 07981-1038
516850289
                                                          New Jersey E-Z Pass,
                                                                                   c/o RMCB,
                                                                                                P.O. Box 1235,
                  Elmsford, NY 10523-0935
                EDI: PRA.COM Aug 25 2017 23:08:00
+EDI: DCI.COM Aug 25 2017 23:08:00
                                                                                                 Norfolk, VA 23541
s, P.O. Box 551268,
516850299
                                                         Portfolio Recovery,
                                                                                PO Box 12914,
516850316
                                                         Verizon, c/o Diversified Consultants,
                  Jacksonville, FL 32255-1268
                +EDI: VERIZONCOMB.COM Aug 25 2017 23:08:00
516850317
                                                                  Verizon,
                                                                              P.O. Box 4833,
                  Trenton, NJ 08650-4833
                                                                                                  TOTAL: 19
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                +Daniel E Straffi, Straffi & Straffi, LLC,
                                                                670 Common Way, Toms River, NJ 08755-6431
aty*
                                                                                                  TOTALS: 0, * 1, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
```

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2017 Signature: <u>/s/Joseph Speetjens</u>

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Daniel E Straffi on behalf of Trustee Daniel E Straffi dstraffil@comcast.net,
dstraffil@ecf.epiqsystems.com

Daniel E Straffi dstraffil@comcast.net, dstraffil@ecf.epiqsystems.com

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as Trustee for The Certificateholders of The CWABS, Inc., Asset-Backed Certificates, Series
2006-15 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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District/off: 0312-3 Page 3 of 3 Total Noticed: 76 User: admin Date Rcvd: Aug 25, 2017

Form ID: 318

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov William H. Oliver, Jr. on behalf of Debtor Adam Ian Martin bkwoliver@aol.com, r59915@notify.bestcase.com

TOTAL: 5